

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Patricia Ann Riggsbee

S.S. No.: xxx-xx-6600

Mailing Address: 3615 Guess Road, Durham, NC 27705-

Case No. 10-82154

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 24, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: **11/15/10**
 Lastname-SS#: **Riggsbee-6600**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
1st DOT-HFC	Residence
2nd DOT- Beneficial	Residence

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See T)
				**
				**
				**
				**
				**
				**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Capital One		\$21,079	5.00	\$211	\$447.55	2010 Toyota Camry
	Blue Cross Blue Shield		\$2,486	5.00	\$25	\$52.78	CD (Secured)
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,338
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$851
State Taxes		\$350
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$552** per month for **60** months, then
 \$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **6.44** months.

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

(Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

ESTIMATED UNSECURED

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	CSDDUR Post Office Box 530 Durham, NC 27702-0530
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Beneficial Customer Service Post Office Box 8633 Elmhurst, IL 60126-8633	Dell Preferred Account Payment Processing Center P.O. Box 6403 Carol Stream, IL 60197-6403
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Beneficial ** 2929 Walden Ave Depew, NY 14043	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Blue Cross Blue Shield of NC Post Office Box 2291 Durham, NC 27702-2291	Exxon c/o Citi Post Office Box 689186 Des Moines, IA 50368
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Capital One Auto Finance** 3905 Dallas Parkway Plano, TX 75093	First Point Collection Resources Post Office Box 26140 Greensboro, NC 27402-6140
Experian P.O. Box 2002 Allen, TX 75013-2002	Chase **** Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298	GE Money Bank*** Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	College Admissions Assistance 2225 E. Randol Mill Road STE 300 Arlington, TX 76011	HFC*** Post Office Box 3425 Buffalo, NY 14240-9733
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Credit Financial Services Post Office Box 530 Durham, NC 27702-0530	Kohls** Post Office Box 3043 Milwaukee, WI 53201-3043

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

WFFNB
Post Office Box 182124
Columbus, OH 43218-2124

LTD Commodities LLC
Post Office Box 1306
Northbrook, IL 60065-1306

WFNNB
Post Office Box 182128
Columbus, OH 43218-2128

Monitronics
Post Office Box 814530
Dallas, TX 75381

NCO Financial Services **
PO Box 15630
Dept 99
Wilmington, DE 19850

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Time Warner Cable
Attn: Collections
2505 Atlantic Avenue
Raleigh, NC 27604

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Verizon NC
236 E Town St
#170
Columbus, OH 43215